



Order Filed on May 16, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Robert Manchel, Esquire  
1 Eves Drive, Suite 111  
Marlton, NJ 08053-3125  
Attorney for Debtor(s)  
RM-1141

IN RE:

Karen Prokapus

Case No. 16-14196MBK

Adv. No.: N/A

Hearing Date:

Judge:

ORDER APPROVING A LOAN MODIFICATION BETWEEN DEBTOR AND WELLS  
FARGO BANK NA., REGARDING 401 W. EVESHAM AVENUE, MAGNOLIA, NEW  
JERSEY

The relief set forth on the following page, numbered two (2) is hereby **ORDERED**.

**DATED: May 16, 2017**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

(page 2)

debtor: Karen Prokapus

case no. 16-14196MBK

ORDER APPROVING A LOAN MODIFICATION BETWEEN DEBTOR AND WELLS FARGO BANK NA., REGARDING  
401 W. EVESHAM AVENUE, MAGNOLIA, NEW JERSEY

THIS MATTER, BEING OPENED TO THE COURT UPON THE MOTION OF DEBTOR REQUESTING APPROVAL TO ENTER INTO A LOAN MODIFICATION AGREEMENT WITH WELLS FARGO BANK NA., REGARDING 401 W. EVESHAM AVENUE, MAGNOLIA, NEW JERSEY., AND TO MODIFY THEIR PROOF OF CLAIM TO REFLECT PRE-PETITION ARREARS OF ZERO (\$0.00); AND HAVING CONSIDERED THE MOTION, INCLUDING RESPONDING DOCUMENTS, IF ANY, AND FOR GOOD CAUSE APPEARING, IT IS HEREBY

ORDERED, THAT:

1. The Loan Modification Agreement between Wells Fargo NA. and Karen and John Prokapus, regarding 401 W. Evesham Avenue, Magnolia, NJ. is approved.
2. Wells Fargo Bank NA's (creditor) Proof of Claim no. 5 is hereby amended to reflect that the creditor has received payments from the Standing Chapter 13 Trustee in the amount of \$2,944.30 and that the remaining arrears shall be reduced to \$0.00 zero as a result of the loan modification.
3. The Order shall be served upon the trustee and any other party who entered their appearance on the matter

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**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Karen M. Prokapus  
Debtor

Case No. 16-14196-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2017.

db +Karen M. Prokapus, 32 High Point Drive, Medford, NJ 08055-3816

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 18, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, Et Al...  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor Wilmington Savings Fund Society, Et Al...  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Justin Plean on behalf of Creditor The Bank of New York Mellon jplean@rasflaw.com,  
bkyecf@rasflaw.com; ras@ecf.courtdrive.com  
Justin Plean on behalf of Creditor THE BANK OF NEW YORK MELLON jplean@rasflaw.com,  
bkyecf@rasflaw.com; ras@ecf.courtdrive.com  
Patrick O. Lacsina on behalf of Creditor The Bank of New York Mellon gshasa@rasnj.com,  
bmusarra@rasnj.com, bkyecf@rasflaw.com, legerman@rasnj.com  
Robert Manchel on behalf of Debtor Karen M. Prokapus manchellaw@yahoo.com  
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
TOTAL: 10